Certificate Number: 15317-PAE-DE-034603070

Bankruptcy Case Number: 15-14753



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 26, 2020, at 7:57 o'clock AM PDT, Brian J Garton completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 26, 2020 By: /s/Antonio Buscas

Name: Antonio Buscas

Title: <u>Credit Counselor</u>